

**Information to identify the case:**

Debtor 1	<b>Shane E. LaGrandeur</b>	Social Security number or ITIN	xxx-xx-4483
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>19-10881-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane E. LaGrandeur

10/17/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shane E. LaGrandeur  
Debtor

Case No. 19-10881-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 17, 2022

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	+ Shane E. LaGrandeur, 1696 Robison Road West, Erie, PA 16509-4988

TOTAL: 1

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15115351	+ EDI: CITICORP.COM	Oct 18 2022 03:58:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15146341	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 00:09:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15115352	+ EDI: CITICORP.COM	Oct 18 2022 03:58:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15115353	EDI: DISCOVER.COM	Oct 18 2022 03:58:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15118398	EDI: DISCOVER.COM	Oct 18 2022 03:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15115356	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 18 2022 00:00:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
15135922	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2022 00:09:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184824	Email/Text: mtgbk@shellpointmtg.com		

District/off: 0315-1

User: auto

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		Oct 18 2022 00:00:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15154211	EDI: PRA.COM		
		Oct 18 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15115355	Email/Text: signed.order@pfwattorneys.com		
		Oct 18 2022 00:00:00	Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Rd., Suite 110, Horsham, PA 19044
15115357	+ Email/Text: BankruptcyNotice@upmc.edu		
		Oct 18 2022 00:00:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15142864	^ MEBN		
		Oct 17 2022 23:58:45	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15146014	EDI: AIS.COM		
		Oct 18 2022 04:03:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		New Residential Mortgage LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15115358	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15115359	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15115360	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15115361	*	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
15115363	*+	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
15115362	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Rd., Suite 110, Horsham, PA 19044
15115364	*+	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15148965	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
15115354	##	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709

TOTAL: 3 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com

District/off: 0315-1

User: auto

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Shane E. LaGrandeur rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4